#### PART 1 OF 2

EXHIBITS A-E ATTACHED TO THE DECLARATION OF DENISE CARSON IN SUPPORT OF DEFENDANTS ESIS, INC., AND ACE AMERICAN INSURANCE COMPANY'S MOTION TO COMPEL ARBITRATION

EXHIBIT A ATTACHED TO THE DECLARATION OF DENISE CARSON IN SUPPORT OF DEFENDANTS ESIS, INC., AND ACE AMERICAN INSURANCE COMPANY'S MOTION TO COMPEL ARBITRATION

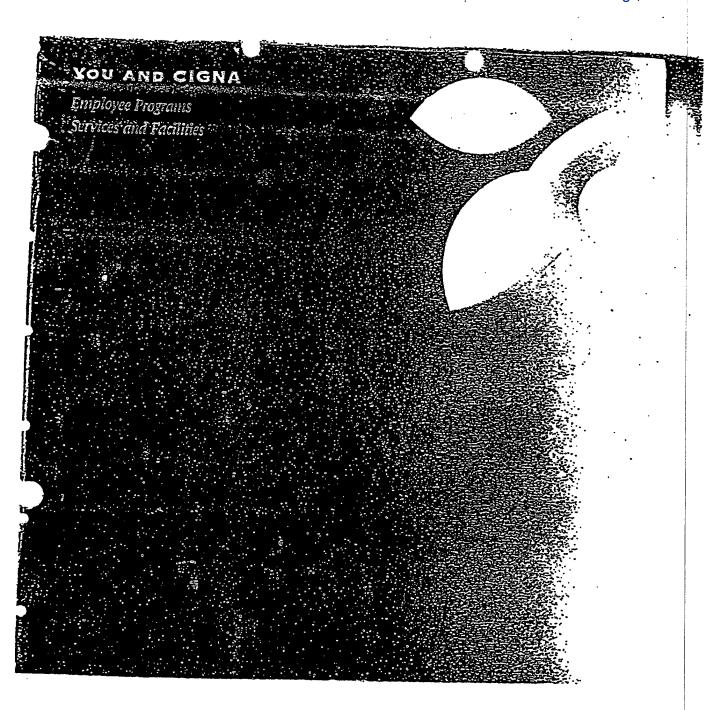


39300 Civic Center Drive Suite 300 P.O. Box 5025 Fremont, CA 94537 Telephone 510.790.4600 Facsimile 510.790.4631

													сору	
													Dispu	
													time	to
revie	w t	he	mate	ria	l co	ntair	ıed	in	it.	,	ſ	$\wedge$		

Signature Maria Ahrahim

Date /1-09-94



U AND CIGNA

B. TOWN PAY OF BEREITS COMI.		Į
2. Year Parentes	7. Intelesty Pressur	
	B. PERSONAL COMBUCT AN THE JAB	
	Personal Approximate	
•	-	
SHIPT DATERCHIAL	P. GRANNES W PERSONAL DATA	
You's Beneditis Produce	14. PULKAY PELIKY AND ENTRY REGERE	
d, dermer Regmenthen	A CONTRACTOR OF THE CONTRACTOR	
7. Bpecial Resolution Procuras	Artifical Christian	
C. BALANGING WORK ÁND LIPE	11. Beantle Strate Are Practice	
OK	Attended Section 419 Attended Control (419 Control of the Control	
A. Ausseyner and Atvantag.	Patro Statement	
2, CHALS CARE BACANITY	12. WARDEN AND ANGELINES	
4. Assettion Kupennet Petinesneement Processes	Pally Distance	
E. PLEESELE WORK ARANGEMENTS	14. Ustra Cloudy's Clarinomic Hattweens	
	Patty Statement	
D. TIME AWAY FROM WORK	th Pretherm and information that is bloken	
1. Astroct Breaust of hundre on burnt	Aufferfactured Auffer	
	The The County of States County (Land States County States	
	Die 1984 Aufgeber 1914 Comment aus aus auf	
4, PAIR LEAVE OF ABSCHEE	Language Control of Co	
6. PARTY PERSONAL LEAVE POLICY	Manage Area	
4. Lange totalest pay	ASTING BANGARANG ()	
C. WORKING TOGETHER	18. Ust on Pointagien of Automotic Berenage	
	SLEED TO THE CONTRACT OF THE C	
1. CANADTER RELATIONS	they for Alterior Indicate Tradema	
Third Pears Astronauton	The filter Statement of Content o	
Carterphy Survic Reselvines Passans	- SAMM	•
	MA TANANA	
	Programme Signature 1	
Employer Assistance Program (EAP)	Drog-Part Helicializes Act	
	. Help for Drug-Refered Problems	
E. Employer Described Plan (Thy)	21. Deed Are Aldered Traffins	
	4	

incenti — Busings Crues and

HOER & MISCRILANCOUS

2. DEHEPITE AT TERRITATION

## THE CIGNA VISION

22. EVALUATE CENTRATE PAR DISCRAFEE 42

24. OTHER REACHS PAR DISCRAFEE 43

1. CONTINUE WORK ENVIRONMENT 43

1. CONTINUE MERITARIA ENVIRONMENT 50

DISCRAFE AND YOUR WORK ENVIRONMENT 50

Throad Meritaria Security 6

A. CHARL BENEATH SPINES 51

Pully Sistement Posterial Policy 51

Pully Sistement Continue 50

The Proceed Society Security 6

A. Vernaministerial Philosophy Sistement 6

Dipolition 50

A. VOU AND THE COSTIGNINITY 54

C. TOWN AND THE COSTIGNINITY 55

I. CHARLE GENTLE PROCESS AND CHIRE APPAIRS 54

C. TOWN AND THE COSTIGNINITY 55

II. TOWN CONTINUE TOWN AND CHIRE APPAIRS 54

C. TOWN AND THE COSTIGNINITY 55

II. TOWN CONTINUE TOWN AND CHIRE APPAIRS 54

C. TOWN AND THE COSTIGNINITY 55

II. TOWN CONTINUE TOWN AND CHIRE APPAIRS 54

II. TOWN CONTINUE TOWN AND CHIRE APPAIRS 54

C. TOWN CONTINUE TOWN CONTINUE TOWN AND CHIRE APPAIRS 54

C. TOWN CONTINUE TOWN CONTINUE TOWN AND CHIRE APPAIRS 54

C. TOWN CONTINUE TOWN AND CHIRE APPAIRS 54

C. TOWN CONTINUE TOWN CONTINUE TOWN AND

t CIGNA, we intend to be the best at helping our customers critical and extend their lives, and protect their financial security. Satisfying castomers is the key to being able to mret employee needs and shareholder expectations, and will create CiGNA to build on our repetation as a financially strong and highly respected company.

### We believe:

- e-Providing the customer with products and services they wake more than those of our competitors is critical to our success
- Interited, well-trained, committed and mininally supportive people – working to the highest standards of performance and integrity – are what make success possible;
- The profitable growth of our businesses makes correr opportunit.
   the and personal growth possible and.
- Profitability is the utilimate measure of our success.

17.00万亿元,18.00元十四四十一四

# **Мо**якна тосетней

1. EMPLOYEE RELATIONS

CIONA strives to trest lis employees faitly and equitably,

formal methods for employees to bring employment-related problems employment-trisked decisions and actions and exerty communicarist those decisions and actions to affected employees, ClONA maintains gment-related decisions and actions and clearly communicates A good manager mainteins appropriate documentation concerning or concerns to the attention of management.

boundaries of the law, any attempt through third party intervention to limit an individual employee's right to deal directly with management. between management and its amphoyees is not in the best inseress of elther its employees or CIGNA, CIONA with directly oppose, wishin she CIONA scongly before that third party intervention into dealings

develop procedures and practices to maintain a positive worlding environment, to encourage communication between employees and man-agement, to resolve employment-related problems and so deal with CIGNA's human resources staff, with support from CIGNA's counsel, third party intervention

"Third party intervention" means an attempt or any other activity by an organization which may lead to a third party representing CICHA, company employees to CICHA management, particularly where such Typically, these attempts are made by labor organizations or unions, but they may also be made by protessional associations, external and social pressure groups or internal employee groups. representation involves wages, benefits or working conditions.

> EMPLOYMENT DISPUTE RESOLUTION PROGRAM

Employment Dispute Resolution Program was developed. This program consists of three processes which are mandatory and were designed to conflicts white improving the lines of columnstication. The two Interprovide employees with an effective arena for resolving work-related nal processes and one external process are summarized below: To help CiCNA maintain a positive work environment, the

stoolwed at Phase II, the employre can request Thase III, by sending a aged by the Division Speak Easy Coordinator. Should the Issue not by will coordinate the Investigation and resolution. Please are the Siver Phase II provides for a review of issues to be conducted and/or man Easy form (which may be obtained from your human resources when request to the division head. A representative of the division head with his or her manages. If the issue cannot be resolved at this issentalive) for instructions.

established practices. The feet Review panel cannot change policy company, divisional, depertmental or anit policies, work rules and complaint and render an impantal decision. As an attenualise, the employee may choose to have a division head review as the final the Feer Review Process including interpretation or application of step. This process is limited to issues that fall within the scope of Appraisate or specific business decisions not grant monetary relief. Pret Review Protess — The feer Review Process Restures a panel work rules or practices, pay levels, work schedules, performance of employees to fixten to the facts and whitesters concerning a

the division keed or a free Review panel. The feet Review fane! contists of five trained paretists including supervisors, exempt and nonsame category as the employee requesting the peer reviews for examreviewed by the next level of supervision. If the employee disseres with the Step II decision, in Step III, he or she may appeal to either ole, non-exempt employees. The Step III decision is final and bindin immediale supervisor. If the employee is not satisfied with the cutexempt employees. Three of the panellsis will be employees in the Step i enables the employee to address the Issue with his or her come, Step II Allows the employee to have his or her concern entative) for more details,

An employee can use either the Speak Esty or the Pret Review Process as the internal step for resolving an Issue. An employee may not use both

Е. Мопкиис тосетней.

Arbitration -- If ah employre is not missike with the remit of either the Speak Basy Process on the Peer Review Process, and the Issue falls inston, which is the last step of the Employment Dispute Resolution under the scope of the Arbitration Policy, he or she may request arbi arblimation anual be used sother than zoing to court to enforce lega Program. The Arbitration Policy was designed as a faster, less expenemphyre and the employer to arbitrate emphyment related legal claints its a term and candition of an employee's employment an ights and clubus (or going to a government agency which in son sive substitute for going to court. Matual promises by both the states wets like a court in judging claim

Disabilities Act, the Pently and Medical Leave Act, and any other fedgreenent of the employee and the employer is that arbitration must The agreement to arbitrate applies to aerious employment-related dis egreements and problems, which are those that concern a right, jreiv Aighis Act of 1964, the Civil Nights Act of 1866, the Civil Aighis Act employee works provides for a government agency heading to decide liege, or interest recognized by applicable fam. Buch serious disputes include claims, demands, or actions under Title VII of the Civil of 1991, the Equal Pay Act, the Age Distrimination in Employment Act, the Employee Rettrement Security Act of 1974, the Fair Labor Standards Act, the Rehabilitation Act of 1973, the Americans with eral, state, or local statute, regulation, or common law doctrine,

In employment matters and it is agreementaries or the costs of Arbitration Association (AAA), Except for a filling fee, the costs of a cost of the costs of the c Arbitration is conducted by a neutral third party wish is an expe the arbitration will be paid by the Company univers the employ wants to share in the costs.

The employee and the Company agree to be bound by the decision es well as the rules and procedures of the arbitration process. The arbitration and going to court are that the process will be much would have so that the significant differences between going to arbitrator will have all of the power a judge hearing the disput fatter, less expendive and there will be no Jury.

Rukes and Procedures can be obtained through your local human Department within 30 calendar days after receiving the Peer Review Step III or Speak Bay Phase III decidon, The Amitrasion To begin the Arbkration process, an employee should submit a demand for arbitration to the Corporate Employee Relations

For further information regarding any of the above mocesses, please see your local human resources representative.

> 3. EMPLOYER ABBITANCE PROBRAM (EAP)

and referral program staffed by MCC behavioral Care, Inc. profession als. If you have a personal problem that is unresolved or is affecting your work performence, you may use the Employee Assessor. CKRWY Employee Autorance Program is a confidential assessmen and your work. Retired employees may also use the program.

EXHIBIT C ATTACHED TO THE DECLARATION OF DENISE CARSON IN SUPPORT OF DEFENDANTS ESIS, INC., AND ACE AMERICAN INSURANCE COMPANY'S MOTION TO COMPEL ARBITRATION

Issue	What's Been Decided	What You Need to Do
Market St. 1		
Charitable Contributions — Matching Gifts	In July, CIGNA will process all applications received from January through June 1999.  After the closing, an ACE USA Charitable Contributions and Matching Gifts program goes into effect.	Specific details on the ACE program will be forwarded to all employees in the coming months.  Until then, employees should contact their Human Resources representative for matching gift forms or for additional program information.
Dispute Resolution	ACE USA will continue to offer a dispute resolution program to employees. The program will include two components of the current program — SpeakEasy and Arbitration/Mediation. The Peer Review program will not continue.	Nothing at this time.
Educational Reimbursement	There will be no interruptions in the professional education reimbursement program. CIGNA Corporate will administer reimbursements through the close of the first summer session for courses in progress at the time of the closing date. ACE USA Training will assume responsibility for the process in late July.	Beginning with the Summer '99 semester, requests for professional education and tuition aid reimbursement should be forwarded to Val Thomas, ACE Training, TL05A. To request a reimbursement, complete the educational reimbursement form entitled ACE/ERP accessible through JetForm. If you are unable to access the form, contact Val Thomas at 215-761-3833.
Employee Assistance Program	The current Employee Assistance Program (EAP) will remain in place through 1999.	Nothing at this time.
Employee Association	The Delaware Valley and Hartford Employee Activities Clubs will continue.	Look for information from the clubs about upcoming activities and enrollment.

Issue	What's Been Decided	What You Need to Do
Employee Handbook (policies and practices)	Most Human Resources policies and programs that apply to CIGNA employees will apply to ACE employees, with a few exceptions. An updated ACE employee handbook will be distributed at a later date.	If you have any questions regarding ACE USA corporate policies, contact your manager or human resources representative.
Employee Referrals (TalentScout Program)	ACB will develop an employee referral program going forward. Details will be forwarded at a later date.	Nothing at this time
Employee Suggestion Program	ACE employees are not eligible to participate in the CIGNA Employee Suggestion Program (ESP) past Day One. ACE USA is currently considering a similar program, but has not made a final decision.	Nothing at this time
Job Posting	ACE is currently working with several vendors to develop a job posting system. For the short-term, information on available jobs in ACE will be communicated by e-mail.	Nothing at this time
LifeBalance Resources	ACE employees will be able to access LifeBalance Resources for work/family information and advice through the end of 1999. ACE will make a decision on this program for 2000 and beyond.	Nothing at this time.
Medical Facility — Philadelphia	ACE employees will continue to have access to the medical services available through the medical facility in Two Liberty Place.	Nothing at this time.

Issue	What's Been Decided	What You Need to Do
Parking Discount — Philadelphia	ACE will continue the discount- parking program available to employees working in Philadelphia's Two Liberty Place. There will be no change in procedures.	Nothing at this time.
Pre-Employment Testing	ACE will continue to use CIGNA's existing vendors for background checks and drug/alcohol testing of potential employees. Any future changes to the process will be communicated to managers and human resources representatives.	Nothing at this time.
Quarter Century Club	While ACE employees' affiliation with CIGNA's Quarter Century Club officially ended at the time of the sale, current participants may still participate in dinners and social functions going forward.	Nothing at this time.
Recruiting	An ACE Staffing Unit has been established. CIGNA Staffing Services will not provide services to ACE.	Nothing at this time.
Rehired Retirees Program	Employees who were part of the CIGNA Encore Program on or before January 12, 1999 and were working for CIGNA P&C had the choice to stay with CIGNA or transfer to ACE. Those who chose to move to ACE will continue working in their current department and at their current schedule. (Current CIGNA employees cannot retire from CIGNA and join ACE under its rehired retiree program.)	Nothing at this time.

Issue	What's Been Decided	What You Need to Do
Service Recognition Program	The current service recognition program will continue through September 1999. Employees celebrating milestone anniversaries from closing to September 30 will receive their award through CIGNA and an acknowledgment from ACB. After the ACE program formally begins on October 1, employees will receive their award and acknowledgment from ACE.	Nothing at this time.
Temporary Staffing	Contracts have been worked out to continue using the services of Kelly Services and Romac International.	Continue to coordinate with your Human Resources representative to arrange for temporary staffing services.
Technology Training	Technology training will still be available through COMP USA, but with one change: Before being approved for an external class, ACE employees must complete the Office '97 LAN-based training.	To sign up for COMP USA classes or other external technology training classes, complete the ACE/Technology Training Registration Form, accessible through Jetforms, or contact Donna Sudler, ACE USA Training, TL5A, 215-761-3832. For systems programming/architecture training approval or information, contact Sonya Weigle, ACE Human Resources, at 215-761-5244.
Training and Development	There will be no immediate changes in training programs. All current programs will become the responsibility of ACE Training. Programs offered through CIGNA Corporate Training will not be available to ACE employees.	If you have specific questions about a training program, call Russ Rado, ACE USA Training, at 215-761-3809, or contact your Human Resources representative.

Issue	What's Been Decided	What You Need to Do
Wellness Programs	ACE employees are not eligible to attend Working Well seminars sponsored by CIGNA.  ACE employees currently using the on-site lactation program can continue to participate. Details on long-term plans for the program will follow.	ACE employees seeking wellness information can contact LifeBalance Resources.

EXHIBIT D ATTACHED TO THE DECLARATION OF DENISE CARSON IN SUPPORT OF DEFENDANTS ESIS, INC., AND ACE AMERICAN INSURANCE COMPANY'S MOTION TO COMPEL ARBITRATION

Ferrara, Carla L	TL06D
From:	Ferrara, Carla L TL060
Sent:	Thursday, July 08, 1999 1:19 PM
То:	Aiwasian, Deborah Ann; Asher, Gary; Barak, Terrence; Barrett, Joseph; Baughman, Michaelt, Cohn, William; Crowe, David; Curran, Joseph; Depace, Gerard; Dreyer, Scott; Eile, Joseph; Fannan, John; Fox, Brlan; Frost, Kathryn; Glowacki, John; Goldfarb, Daniet; Grabler, Michaelt; Gunby, Dean; Hackett, John; Hansler, Mark; Harowitz, Linda; Heppard, Jeffrey; Hochman, Jerrald; Jinks, Thomas; Jozefowicz, Beth; Keener, Cynthia; Korn, Alan; La Force, Norman; Lemke, Lizbeth; Lloyd, James; Lynch, Thomas; Mahoney, Brian; Marbrey, Janetta; Marino, Jeanner, McAbee, Carolyn; McHugh, Edward; McMillan, Adare; Mcmillan, Richard; McNamara, Patricia; Millman, Cralg; Napierkowski, Edward; Nathanson, Lawrence; Nesselquist, Edward; Orlando, Michael; Pagones, Peter; Park, Seth; Previte, Alice; Racciatti, Lorraine; Robbins, Mark; Rome, Gar Sharpell, Marilena; Shine, Patrick; Siegal, Martin; Soffientini, Robert; Strugatz, Charles; Tamaddon, Ray; Trbovich, Ned
Subject:	Transition to ACE What You Need to Know

CE Transition chart - ACE Q&A - final doc final d...

TO: ACE INA Management Cascade

The attachments contain a compilation of updates and information on a wide range of post-closing issues related to the ACE transition. The information in these documents — one a comprehensive reference chart; the other containing ans to common questions — applies primarily to ACE USA staff and U.S.-based employees of ACE International. This information will be available to all employees via the ACE INA intranet (http://home.pc.cigna.com) starting tomorrow.

Please feel free to forward this communication to all employees in your organization and encourage them to rely on the ACE Intranet for the latest news and information. For those in your organization without e-mail, please share printed copies of the attachments to help ensure everyone has access to this important information.

If you have any problems with any the attachments, please contact ACE USA Communications at 215-761-4744. Thai

EXHIBIT E ATTACHED TO THE DECLARATION OF DENISE CARSON IN SUPPORT OF DEFENDANTS ESIS, INC., AND ACE AMERICAN INSURANCE COMPANY'S MOTION TO COMPEL ARBITRATION

From: Ferrara, Carla L TL06D

Sent: Monday, February 21, 2000 9:47 AM To: Ables, Jr., Joseph; Abramski, Robert A TL32D; Adams, Rick TL27A; Adams, Ronald E TL30D; 'Andrighetto, Dean'; Applegate, Lisa B 1275; Barnes, Chris E TL20M; Bazaar, Kenneth TL33H; Becker, Allan R TL33A; Bens, Patricia A. TL33D; Betzler, jr, Richard F. TL13A; Blodgett, Verne E TL21F; Boyk, Larry R TL31; Boyle, Susan M TL06G; Bresch, Nellie TLP; Brookes, Robert J TL21F; 'Burkett, William'; 'Carey, Randy'; Carson, Denise R TL06G; Cassidy, Jeff TL31W; Chapman, Robert D TL34J; Clark, Dave R TL32; Cole, Bill W TL32C; Corrigan, Michael S. TL31X; Cossetti, Diana 1740; Cupp, Samuel B TL31; Curcio, William N. TL32; Daly, Michael J TL44D; Decker, Rich R TL34E; Dennison, Steve D 1060; DiFelice, Victor P TL30B; 'dinsdale, Steve'; Donius, Laura M TL32D; Dowd, Brian TLP32D; Dowe Sr., Robert; Duda, Diane M TL34A; Durkin, Mike MMQE; 'Edack, John'; Edmonds, John S TL32B; 'Eisler, Bruce'; Engel, James D TL44D; English, James TL56; Fabiltti, Catherine TL32C; Fazzle, Gene C TL19E; Feldman, Stephen M. TL51G; Fendya, James TL31W; Ferrara, Carla L TL31D; 'Fetherston, Shaun'; Fillippo, John D TL30D; Firestone, Susan H TL18D; Fisher, Richard S TL52K; Floyd, Bertina W 1275; Franklin, Rich C TL30D; Frederico, Dominic TL56B; Gaffney, Bob TL34N; Garrigan, Bill TL14A; Garvais, Donald F TL52L; Garvey, Francis E TL50; Gentleman, Marty; Giarrusso, Bob J. TL33B; Gibney, Edward J TL44E; Gieryn, Rick TL21J; Gold, David R TL44D; Gordon, Karen; Guthrie, Brian; Hagan, AnnMarie T TL14D; Haley, Dan E TL32H; Herman, James B TL21E; Hicks, Karen TL28F; Hicks, Lisa X TL31D; Hightower, Gary E 7035; Hitchcock, Ted K TL06H; Hosmer, Barbara D TL30L; Iacovelli, Louis TL34G; Jefferson, Bob ACE Exec TL56C; 'Johnson, Wendy Davis'; 'Jones, Bruce'; Jovinelly, Edward TL31A; Jungreis, William TL33B; Kautter, William J. TL20E; Keidat, Edward E TL05E; Kelley, Judy TL06C; Knauer, Paul R TL32C; 'Kramer, Don'; Kwiatkowski, Judy TL31C; 'Landi, Craig'; Lefkowitz, Jay 1720; Liuzzi, Joseph R TL44D; MacKinnon, Andrew M 1275; Madden, Pamela S TL20K; 'Maner, Carlton'; Marchesani, Trish; Mcardle, Kevin J TL50J; Mccracken, Kevin TL18A; McDowell, Edmund F TL52G; Mcnamee, Francis J TL31E; Miles, Jo Ann J TL32J; Miller, G. Kent TL31J; Miller, KMike 9125; Mintz, Joanne TL05E; Moeggenberg, Jeffrey TL32S; 'Morrisson, Kathleen'; Mulcrone, Kevin D TL20; Mulligan, George D TL21G; Murad, John A. TL34K; Nield, Lawrence C TL31E; Nyman, Craig A. TL14G; O'Connor, Peter C TL56; Omahne, Robert; Orzell, Frank R TL35K;

Ota, Ed K TL21F; Ottino, John A TL31E; Pena, Ric A 1135; Platow, Alan R TL31; 'Portwood, Bob'; Rado, Russell N TL35J; Rauen, Paul T. TL52H; Reding, Dennis; Reynolds, Lawrence E TL06H; Rice, Cheryl TL50J; Riegler.

Kenneth J 1475; Robbin, Ira TL33A; Robertson, Al M TL27B; Robinson, Barbara TL20M; Rowe, Thomas J; 'Runyon, Thom'; Rutter, Liz TL31D; zzzSalley, Roy E TL34L; Samuel, David 1060; 'Sanderson, Allan'; 'Sansone, Dominic'; 'Schmaltz, Bill'; Schultze, Mark E TL30A; Siegle, William M TL56A; Skapof, William E 1275; Smith, Joseph P TL52J; Sohl, Ralph H TL31W; Sothern, Karen V 1475; Sowell, Willie O TL31F; Stallard, James TL44D; Sun, David S TL52H; Takahashi, Joy Y TL33N; Thomas, Tamrah G TL30L; Tortorella, Tony F TL31E; Trainor, Ginny E TL31E; Trischetta, Elaine Midtown NY; Trotti, Joseph; 'Turner, Marshall'; 'Vivori, Marc'; Wagner, Keith J TL21K; Walton, Patrick M TL32E; Wandler, Valerie R TL06H; Warner, Jerry C. TL52L; Weidenborner, Janice R TL32J; Weigle, Sonya W TL06J; Werner, Robert L TL30D; 'White, Melissa'; 'Wilson, Helen'; Wisniewski, David J TL50J; Woodward, Susan A TL34K; Yesner, Les TL14A; Zaccaria, Ed TL32B Cc: Aha, Anne M TL30L; Schaffer, Eva C TL32E; 'Allen, Claudette'; Aron, Chris M TL18C; Batezel, Chris TL34P; Bell, Jeanne TL32C; zzzBento, Linda TLP56; Davis, Lillian TLP44D; Brough, Barbara A TL44D; Buonadonna, Maria J TL50J; Burns, Marlene C TL20; Caldwell, Gerry E TL31G; Campbell, Maureen; Cerbone, Lorie M TL52K; Christy, Valerie A TL52G; Cilluffo, Jeannie M 1740; Crossett, Virginia M TL14G; Curran, Alice S TL34J; Davis, Deborah E TL21F; DeLosReyes, Alena A TL06J; Delzingaro, Eileen J TL34G; Devose, Paulette TL21N; Di Simone, Patricia A TL32A; DiGerolamo, Cynthia TL44D; DiPietroantonio, Karen P TL31W; Donnelly, Diane L TL21P; 'Evans, Lori'; Everest, Martha D 1275; Faulstick, Carole L TL18D; Ferretti, Lisa TL56A; Fleming, Judith E TL31N; Francis, Rohan R TL16E; Garnier, Pat TL56; Gillespie, Rita M 1275; Giordano, Cathy TL33N; Goldfarb, Debbie X TL31N; Griffiths, Shannon TL31D; Gurley, Evelyn C TL30D; 'Hayes, Patricia'; 'Hinds, Donna Mae'; Hornyak, Cheryl TL30D; Jenkins, Charisse TL52H; Jennings, Edna E TL33A; Kaiser, Teresa M TL56C; Langan, Eleanor M TL30B; 'Le Henaff, Francoise'; Lee, Elaine; Leslie, Kimberly A 1325; 'Lobue, Susan'; Lock, Kathy MMQE; 'Luna, Gina'; Marano, Debra M TL52F; Marshall, Frances; Mc Keough, Maureen E TL14B; Mcdonough, Rosemary A TL56A; McEnery, Catherine; Mckoy, Estrianna E TL32D; McLaughlin, Kathleen E TL32B; 'McNamara, Kathy'; Midgette, Barbara F TL20M; Miller, Lois; Montero, Vanessa TL20N; Morrill, Marie C TL20K; Murphy, Marlene A TL34N; Neidhart, Bridget M TL31F; Okenquist, Catherine M TL30D; Orr, Lois A 7035; Painter, Christina TL06G; 'Peetz, Beth'; Perez, Nyvette TL20G; Pringle, Karen D TL32J; Rademan, Patricia A TL06K; 'Riemenschneider, Lauri'; Rogers, Sandy L TL34K; Routzahn, Denise; Salvatore, Andrea M TL32; Saxton, Mary Z TL19E; Sindaco, Mary C TL21J; Smith, Ginny F TL21F; Tarter, Marge M 1720; Thomas, Valerie D TL35J; Thompson, Crystal D 1385; 'Thurman, Kim'; Tirri, Kathleen TL33B; Vance, Karen E TL06H; Wagner, Cindy; Walker, Sharon O TL31S; Watts, Lavette F TL27A; Wick, Isabelle M TL13A; Yelverton, Denise C TL30A; Zarzycki, Joan X TL14G; 'Zummo, Marilyn'

Subject: ACE Employee Guide Now Online

Importance: High

To: ACE USA Management Cascade

From: Denise Carson, Assistant Vice President, Human Resources

Date: February 21, 2000

Re: ACE Employee Guide Now Online - Employee Announcement

Shortly, we will be introducing the new ACE Employee Guide on ACE eDesk. The following announcement will be sent to all ACE-INA employees. This online guide replaces the traditional printed employee handbook and the Human Resource Manual, and it contains a greater level of detail about ACE's programs and policies

You have a role to play in the introduction of the Employee Guide. Note that in the announcement, we ask all employees to fill out a form acknowledging that they have received the guide and that they agree to review and abide by its policies and programs. Please stress to your staff the importance of reviewing the guide and make arrangements to collect completed forms within approximately two weeks. Then, work with your Human Resources representative to ensure that each form is placed in the appropriate personnel file.

There is also a **Management Section** to the guide that provides additional information for your use. This section is password protected. Please use the following password to access the Management Section.

USER ID: ACEMGR

PASSWORD: ACEMGR

This password should not be shared with non-management employees. To access the Employee Guide just go to e-desk and click on the words "Employee Guide Online".

If you have any questions about the Employee Guide, please contact your HR representative.

<< File: memo-employee guideA.doc >>

This email is intended for the designated recipient(s) only, and may be confidential, non-public, proprietary, protected by the attorney/client or other privilege. Unauthorized reading, distribution, copying or other use of this communication is prohibited and may be unlawful. Receipt by anyone other than the intended recipient(s) should not be deemed a waiver of any privilege or protection. If you are not the intended recipient or if you believe that you have received this email in error, please notify the sender immediately and delete all copies from your computer system without reading, saving, or using it in any manner. Although it has been checked for viruses and other malicious software ("malware"), we do not warrant, represent or guarantee in any way that this communication is free of malware or potentially damaging defects. All liability for any actual or alleged loss, damage, or injury arising out of or resulting in any way from the receipt, opening or use of this email is expressly disclaimed.